Case 15-81747 Doc 1-1 Filed 07/01/15 Entered 07/01/15 16:30:55 Desc Redacted PDF Page 1 of 45

BI (Official Fo			United No		Bankı District						Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle):  Dewey, Luke						Name of Joint Debtor (Spouse) (Last, First, Middle):  Dewey, Jaimie L					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Or (include	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits (if more than one, st	tate all)	Sec. or Indi	vidual-Taxpa	ayer I.D. (	(ITIN)/Com	plete EIN	(if more	our digits o than one, state	all)	: Individual-	Taxpayer I.D. (ITIN) No./Complete EIN
Street Address 7431 Fairr Rockford,	of Debtor	•	Street, City,	and State)	_	ZIP Code	Street 743 Ro	Address of	Joint Debtor	(No. and Str	reet, City, and State):  ZIP Code
County of Resi Winnebag	jo		1		s:	61107	Wi	nnebago	1	•	61107 ace of Business:
Mailing Addre	ss of Deb	tor (if diffe	rent from str	eet addres	ss): 	ZIP Code		ng Address	of Joint Debt	or (if differe	nt from street address):  ZIP Code
Location of Pri (if different fro	incipal As om street a	ssets of Bus address abo	siness Debtor ve):	•							
Type of Debtor  (Form of Organization) (Check one box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors  Country of debtor's center of main interests:  Each country in which a foreign proceeding  Nature of Business (Check one box)  Health Care Business Single Asset Real Estate as do in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable)			s defined	defined	the I er 7 er 9 er 11 er 12	Petition is Fi Cl of Cl of Cl of Cl of	business debts.				
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  ☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the Del are Check if:  ☐ Del Check if: ☐ Del Check				one box: Debtor is a si Debtor is not if: Debtor's agg	mall business a small business a small business experience as small business a small business and business a small business a small business a small business a small business and business a small business and business a small business a small business a small business a small business and business a small busin	debtor as defir ness debtor as c ntingent liquida amount subject	oter 11 Debte ned in 11 U.S.0 defined in 11 U	ors			
attach signed application for the court's consideration. See Official Form 3B.				Acceptances in accordance editors.	of the plan we with 11 U.S.			s SPACE IS FOR COURT USE ONLY			
1- 49	50- 99	reditors  100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000		\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		
\$0 to	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion			

Case 15-81747 Doc 1-1 Filed 07/01/15 Entered 07/01/15 16:30:55 Desc Redacted Page 2 of 45 PDF **B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Dewey, Luke Dewey, Jaimie L (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: **Quality Auto, Inc. - Collision Center** District: Relationship: Judge: Northern District of Illinois; Western Division Affiliate Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

after the filing of the petition.

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	Entered 07/01/15 16:30:55 Desc Redacted age 3 of 45
Voluntary Petition	Name of Debtor(s):
•	Dewey, Luke
This page must be completed and filed in every case)	Dewey, Jaimie L
Signature(s) of Debtor(s) (Individual/Joint)	atures Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Debtor Like Dewey  Telephone Number (If not represented by attorney)  7-1-2015  Date	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  1 request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.  Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  Signature of Foreign Representative  Printed Name of Foreign Representative  Date  Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for
Signature of Attorney*  X A A A A A A A A A A A A A A A A A A	compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.  Official Form 19 is attached.
Firm Name 6833 Stalter Dr., Suite 201 Rockford, IL 61108	Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
Email: natalelaw@bjnatalelaw.com  (815) 964-4700 Fax: (815) 316-4646  Telephone Number  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the	Address  X
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

on behalf of the debtor.

The debtor requests relief in accordance with the chanter of title 11. United

X

States Code, specified in this petition.				
Signature of Authorized Individual				
Printed Name of Authorized Individual				
Title of Authorized Individual				
Date				

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

In re	Luke Dewey Jaimie L Dewey		Case No.	
		Debtor(s)	Chapter	11

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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	☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
stateme	ent.] [Must be accompanied by a motion for determination by the court.]
	☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental
	deficiency so as to be incapable of realizing and making rational decisions with respect to financial
	responsibilities.);
	☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
	unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
	through the Internet.);

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Luke Dewey

Date: 7-1-15

☐ Active military duty in a military combat zone.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

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B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

In re	Luke Dewey Jaimie L Dewey		Case No.	
		Debtor(s)	Chapter	11

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B ID (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or deficiency so as to be incapable of realizing and making rational decisions with respect to financia responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	al ng
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone through the Internet.);    Active military duty in a military combat zone.	e, or
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseli requirement of 11 U.S.C. § 109(h) does not apply in this district.	ng
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor:  Jaimie Dewey	

Date: >-1-2015

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**B4** (Official Form 4) (12/07)

### United States Bankruptcy Court Northern District of Illinois

In re	Luке Dewey Jaimie L Dewey		Case No.	
	•	Debtor(s)	Chapter	11

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete	Name, telephone number and complete	Nature of claim (trade	Indicate if claim is	Amount of claim
mailing address including zip	mailing address, including zip code, of	debt, bank loan,	contingent,	[if secured, also
code	employee, agent, or department of creditor	government contract,	unliquidated,	state value of
	familiar with claim who may be contacted	etc.)	disputed, or	security]
			subject to setoff	
Byron Bank	Byron Bank	Mortgage,		671,794.00
200 North Walnut	200 North Walnut	equipment,		
Byron, IL 61010	Byron, IL 61010	inventory,		(238,882.09
-		accounts		secured)
		receivable, life		
		insurance		
		assignment, etc		
Citi Advantage Plantinum	Citi Advantage Plantinum Select	Credit Card		6,996.38
Select	PO Box 6500			
PO Box 6500	Sioux Falls, SD 57117	Personal		
Sioux Falls, SD 57117				
Diann R. Griffis & Co. P.C.	Diann R. Griffis & Co. P.C.	Services		835.00
129 S. Phelps Avenue	129 S. Phelps Avenue			
Suite 1003B	Suite 1003B	Business		
Rockford, IL 61108	Rockford, IL 61108			
ExxonMobil Business Card	ExxonMobil Business Card	Credit Card		2,200.71
Credit Card Center	Credit Card Center			
PO Box 6404	PO Box 6404	Business		
Sioux Falls, SD 57117-6404	Sioux Falls, SD 57117-6404			
GM Business Card	GM Business Card	Credit Card		7,506.51
Cardmember Services	Cardmember Services			
PO Box 15298	PO Box 15298	Business		
Wilmington, DE 19850-5298	Wilmington, DE 19850-5298			
Infinity Financial Services	Infinity Financial Services	2014 Infinity QX60		20,280.00
PO Box 660360	PO Box 660360	(leased)		
Dallas, TX 75266-0360	Dallas, TX 75266-0360			(1.00 secured)
John Dewey	John Dewey	Personal loan		5,000.00
Shore Drive	Shore Drive			
Machesney Park, IL 61115	Machesney Park, IL 61115			
Office Depot Business	Office Depot Business Credit	Credit Card		173.17
Credit	PO Box 790449			
PO Box 790449	Saint Louis, MO 63179	Business		
Saint Louis, MO 63179				

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B4 (Offic	rial Form 4) (12/07) - Cont.		
In re	Luke Dewey Jaimie L Dewey	Case No.	
	Debtor(s)		

### LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
Transworld Systems, Inc. PO Box 17221 Wilmington, DE 19850	Transworld Systems, Inc. PO Box 17221 Wilmington, DE 19850	Collection on behalf of American Marketing & Publishing Business		268.84
United Recovery Systems, LP 5800 North Course Drive Houston, TX 77072-1613	United Recovery Systems, LP 5800 North Course Drive Houston, TX 77072-1613	Collection on behalf of Capital One Bank (USA), N.A.		20,542.28
		Business		

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B4 (Offi	cial Form 4) (12/07) - Cont.	
In re	Luke Dewey Jaimie L Dewey	Case No.
	Debtor(s)	

## LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

	We, Luke Dewey and Jaimie L Dewey, the debtors in this case, declare under penalty of perjury that we have read the foregoing list and that it is true and correct to the best of our information and belief.				
Date .	7-1-15	Signature Luke Dewey Debtor			
Date .	7-1-15	Signature Jaimie L Dewey  Joint Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C. §§ 152 and 3571.

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B6 Summary (Official Form 6 - Summary) (12/14)

## **United States Bankruptcy Court Northern District of Illinois**

11	

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	293,000.00		
B - Personal Property	Yes	3	64,113.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		810,149.14	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		43,522.89	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,755.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,243.84
Total Number of Sheets of ALL Schedu	ıles	16			
	T	otal Assets	357,113.00		
			Total Liabilities	853,672.03	

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B 6 Summary (Official Form 6 - Summary) (12/14)

## United States Bankruptcy Court Northern District of Illinois

Northern Distric	et of Hilmois		
Luke Dewey, Jaimie L Dewey		Case No.	
•	Debtors ,	Chapter	11
STATISTICAL SUMMARY OF CERTAIN LIA  f you are an individual debtor whose debts are primarily consumer de case under chapter 7, 11 or 13, you must report all information reque  Check this box if you are an individual debtor whose debts are report any information here.  Chis information is for statistical purposes only under 28 U.S.C. § Summarize the following types of liabilities, as reported in the Sch	obts, as defined in § 1 ested below.  NOT primarily consults.	01(8) of the Bankruptcy C	ode (11 U.S.C.§ 101(8)),
Type of Liability	Amount		
Domestic Support Obligations (from Schedule E)			
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)			
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)			
Student Loan Obligations (from Schedule F)			
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E			
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)			
TOTAL			
State the following:			
Average Income (from Schedule I, Line 12)			
Average Expenses (from Schedule J, Line 22)			
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)			
State the following:			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column			
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column			
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			
4. Total from Schedule F			
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			

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B6A (Official Form 6A) (12/07)

In re	Luke Dewey,	Case No.
	Jaimie L Dewey	

#### Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
7431 Fairmont Lane, Rockford IL 61107	Joint tenant	J	160,000.00	109,075.14
3458 35th Street, Rockford, IL 61109	Joint tenant	J	133,000.00	671,794.00

Sub-Total > 293,000.00 (Total of this page)

293,000.00 Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

## Case 15-81747 Doc 1-1 Filed 07/01/15 Entered 07/01/15 16:30:55 Desc Redacted PDF Page 14 of 45

B6B (Official Form 6B) (12/07)

In re	Luke Dewey,	Case No.
	Jaimie L Dewey	

Debtors

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.		Memb	ers Alliance CU - joint checking	J	806.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Memb	ers Alliance CU - savings	J	1,360.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.		ers Alliance CU - (4) Minor's savings ints (\$1,800)	J	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Norma	al complement of household goods	J	7,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Norma	al complement of clothing	J	1,000.00
7.	Furs and jewelry.	Wedd	ing rings & misc jewelry	J	1,500.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies.	New Y	ork Life Insurance - term insurance	Н	1.00
	Name insurance company of each policy and itemize surrender or refund value of each.		ork Life Insurance - term insurance eral assignment for Byron Bank	Н	1.00
		New Y	ork Life Insurane - term insurance	W	1.00
10.	Annuities. Itemize and name each issuer.	X			

**2** continuation sheets attached to the Schedule of Personal Property

12,169.00

Sub-Total >

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In	re Luke Dewey, Jaimie L Dewey			Case No.	
		SCHE	Debtors  EDULE B - PERSONAL PROPEI  (Continuation Sheet)	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or	Am	erican Funds - Roth IRA	Н	19,670.00
	other pension or profit sharing plans. Give particulars.	Am	merican Funds - Roth IRA	W	2,659.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Qua	lity Auto, Inc. Collistion Center	J	1.00
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debto including tax refunds. Give particular	1	4 Tax Refunds	J	13,413.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
				Sub-Tota (Total of this page)	l > <b>35,743.00</b>

Sheet \_\_1\_\_ of \_\_2\_\_ continuation sheets attached

to the Schedule of Personal Property

#### Doc 1-1 Filed 07/01/15 Entered 07/01/15 16:30:55 Desc Redacted Case 15-81747 PDF Page 16 of 45

B6B (Official Form 6B) (12/07) - Cont.

In re	Luke Dewey,	
	Jaimie L Dewey	

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25.	Automobiles, trucks, trailers, and	2011	Nissan Titan	н	15,000.00
	other vehicles and accessories.	2014	Infinity QX60 (leased)	W	1.00
		5x8	Teske utility trailer	н	500.00
26.	Boats, motors, and accessories.	(2) 1	996 Kawasaki 1100 Jet Skis	J	500.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	(1) L	enovo laptop computer	J	200.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

16,201.00 Sub-Total > (Total of this page) Total >

64,113.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

## Case 15-81747 Doc 1-1 Filed 07/01/15 Entered 07/01/15 16:30:55 Desc Redacted PDF Page 17 of 45

B6C (Official Form 6C) (4/13)

In re	Luke Dewey,	Case No
	Jaimie L Dewey	

#### Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds

\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 7431 Fairmont Lane, Rockford IL 61107	735 ILCS 5/12-901	30,000.00	160,000.00
Checking, Savings, or Other Financial Accounts, C	ertificates of Deposit		
Members Alliance CU - joint checking	735 ILCS 5/12-1001(b)	1,000.00	806.00
Members Alliance CU - savings	735 ILCS 5/12-1001(b)	3,500.00	1,360.00
<u>Household Goods and Furnishings</u> Normal complement of household goods	735 ILCS 5/12-1001(b)	2,000.00	7,500.00
Wearing Apparel Normal complement of clothing	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
<u>Furs and Jewelry</u> Wedding rings & misc jewelry	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
<u>Interests in Insurance Policies</u> New York Life Insurance - term insurance	735 ILCS 5/12-1001(f)	100%	1.00
New York Life Insurane - term insurance	735 ILCS 5/12-1001(f)	100%	1.00
Interests in IRA, ERISA, Keogh, or Other Pension of American Funds - Roth IRA	or Profit Sharing Plans	40 044 75	40.670.00
American Funds - Roth IRA	735 ILCS 5/12-1006	18,814.75	19,670.00
Ammerican Funds - Roth IRA	735 ILCS 5/12-1006	2,292.92	2,659.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2011 Nissan Titan	735 ILCS 5/12-1001(c)	2,400.00	15,000.00

Total:	62.509.67	209.497.00

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B6D (Official Form 6D) (12/07)

In re	Luke Dewey,
	Jaimie L Dewey

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W	NATURE OF LIEN, AND DESCRIPTION AND VALUE	1 1 1 1 1 1	€ D	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxx5491  Byron Bank 200 North Walnut Byron, IL 61010	x	J	02/14/2007  Blanket UCC Business Assets  Mortgage, equipment, inventory, accounts receivable, life insurance assignment, etc  Value \$ 238,882.09		N A T E D		671,794.00	432,911.91
Account No. xxxxxxxxxx0798  Chase PO Box 9001020 Louisville, KY 40290-1020		J	2006 Second Mortgage (HELOC) 7431 Fairmont Lane, Rockford IL 61107 Value \$ 160,000.00	,			15,747.00	0.00
Account No. xxxxxxx721-3  Citimortgage P.O. Box 813040 Columbus, OH 43218		J	2009 First Mortgage 7431 Fairmont Lane, Rockford IL 61107  Value \$ 160,000.00	,			93,328.14	0.00
Account No.  Infinity Financial Services PO Box 660360 Dallas, TX 75266-0360		w	07/2014  Leased vehicle  2014 Infinity QX60 (leased)				20,280.00	20,279.00
Subtotal  Continuation sheets attached  Continuation sheets attached  Continuation sheets attached							801,149.14	453,190.91

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Luke Dewey, Jaimie L Dewey		Case No.	
		Debtors		

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

		_			_			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)		H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONT - NGEN	Q U L D	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Purchase Money Security	Ť	A T E			
	1				E D	Ц		
Nissan Motor Acceptance Corp			2011 Nissan Titan					
PO Box 9001133 Louisville, KY 40290-1133								
Louisville, K1 40250-1133		Н						
				4				
	┸		Value \$ 15,000.00	L		Ц	9,000.00	0.00
Account No.	1							
			V. 1. (1)	-				
	₽		Value \$	-		Н		
Account No.	1							
			X7.1	┨				
	H		Value \$	┢		Н		
Account No.	1							
			Value \$	┨				
Account No.	┨		value \$	$\vdash$	H	Н		
Account No.	1							
			Value \$	1				
g. 1 c1 · · ·	۰.	<u> </u>		Subt	ota	$\exists$		
Sheet 1 of 1 continuation sheets attac		1 to	(Total of t				9,000.00	0.00
Schedule of Creditors Holding Secured Claims	S		(Total of t			1		
			Ø		`ota		810,149.14	453,190.91
			(Report on Summary of So	hed	lule	s)		

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B6E (Official Form 6E) (4/13)

In re	Luke Dewey,	Case No
	Jaimie L Dewey	

Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance 11 U.S.C. 8 507(a)(10)

0 continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Luke Dewey, Jaimie L Dewey		Case No.	
		Debtors	,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	CO	1	usband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORE SO STATE	N T I N G E N	i I I	D I S P U T E D	AMOUNT OF CLAIM
Account No1577			Credit Card	T T	E		
Citi Advantage Plantinum Select PO Box 6500 Sioux Falls, SD 57117		v	Personal /				6,996.38
Account No.		r	Services	+	$\dagger$	$\dagger$	
Diann R. Griffis & Co. P.C. 129 S. Phelps Avenue Suite 1003B Rockford, IL 61108	x	J	Business				835.00
Account No. xxxxxxxxxx4459		H	Credit Card		+	+	833.00
ExxonMobil Business Card Credit Card Center PO Box 6404 Sioux Falls, SD 57117-6404	x	J	Business				2 200 74
Account No. xxxx-xxxx-4592		H	Credit Card	_	+	+	2,200.71
GM Business Card Cardmember Services PO Box 15298 Wilmington, DE 19850-5298	x	J	Business				7,506.51
_1 continuation sheets attached		<u> </u>	(Total o	Sub of this			17,538.60

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B6F (Official Form 6F) (12/07) - Cont.

In re	Luke Dewey,	Case No
_	Jaimie L Dewey	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		Lu	sband, Wife, Joint, or Community	Tc	Тп	1	пΤ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	U I D A	F	S P U T E	AMOUNT OF CLAIM
Account No.	1		2011 Personal loan		Ė			
John Dewey Shore Drive Machesney Park, IL 61115		н	reisonal loan					5,000.00
Account No. xxxxxxxxxxx7098	╁	H	Credit Card	十	+	$^{+}$	$\dashv$	
Office Depot Business Credit PO Box 790449 Saint Louis, MO 63179	x	J	Business					
								173.17
Account No. xxxxxxxxxxx8389  Transworld Systems, Inc. PO Box 17221 Wilmington, DE 19850	x	J	Collection on behalf of American Marketing & Publishing Business					
								268.84
	┡	<u> </u>		$\downarrow$	╄	1	4	200.04
Account No7263  United Recovery Systems, LP 5800 North Course Drive Houston, TX 77072-1613	x	J	Collection on behalf of Capital One Bank (USA), N.A. Business					
								20,542.28
Account No.								
Sheet no. 1 of 1 sheets attached to Schedule of				Sub			$\int$	25,984.29
Creditors Holding Unsecured Nonpriority Claims			(Total of t				ŀ	- <b>,</b>
			(Report on Summary of So		Γota dule		- 1	43,522.89

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B6G (Official Form 6G) (12/07)

In re	Luke Dewey,	Case No.
	Jaimie L Dewey	

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Infinity Financial Services PO Box 660360 Dallas, TX 75266-0360 Leased 2014 Infinity QX60 commencing 07/2014

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B6H (Official Form 6H) (12/07)

•		
- 1	n	re

Luke Dewey, Jaimie L Dewey

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

#### NAME AND ADDRESS OF CODEBTOR

Quality Auto Inc, Collision Center 3458 35th Street Rockford, IL 61109

Quality Auto Inc, Collision Center 3458 35th Street Rockford, IL 61109

Quality Auto Inc, Collision Center 3458 35th Street Rockford, IL 61109

Quality Auto Inc, Collision Center 3458 35th Street Rockford, IL 61109

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Quality Auto Inc, Collision Center 3458 35th Street Rockford, IL 61109

Quality Auto, Inc. Collision Center 3458 35th Street Rockford, IL 61109

#### NAME AND ADDRESS OF CREDITOR

GM Business Card Cardmember Services PO Box 15298 Wilmington, DE 19850-5298

Office Depot Business Credit PO Box 790449 Saint Louis, MO 63179

Transworld Systems, Inc. PO Box 17221
Wilmington, DE 19850

United Recovery Systems, LP 5800 North Course Drive Houston, TX 77072-1613

Byron Bank 200 North Walnut Byron, IL 61010

Diann R. Griffis & Co. P.C. 129 S. Phelps Avenue Suite 1003B Rockford, IL 61108

ExxonMobil Business Card Credit Card Center PO Box 6404 Sioux Falls, SD 57117-6404

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	in this information to lacinity your	case.		
Deb	tor 1 Luke Dewe	у		
	otor 2 use, if filing)  Jaimie L De	ewey		
Unit	ed States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS	
Cas (If kn	e number <sub>own)</sub>		-	Check if this is:  An amended filing  A supplement showing post-petition chapter 13 income as of the following date:
Of	ficial Form B 6I			MM / DD/ YYYY
Sc	chedule I: Your Inc	ome		12/13
supp spou	olying correct information. If youse. If you are separated and you have separated to this form	u are married and not fili our spouse is not filing w . On the top of any addit	ing jointly, and your spouse is li rith you, do not include informat	and Debtor 2), both are equally responsible for ving with you, include information about your ion about your spouse. If more space is needed, d case number (if known). Answer every question
1.	Fill in your employment			
••	information.		Debtor 1	Debtor 2 or non-filing spouse
	If you have more than one job,	F	■ Employed	■ Employed
	attach a separate page with information about additional	Employment status	☐ Not employed	☐ Not employed
	employers.	Occupation	Collision Repair	Manager
	Include part-time, seasonal, or			

#### Part 2: Give Details About Monthly Income

Employer's name

**Employer's address** 

How long employed there?

self-employed work.

Occupation may include student or homemaker, if it applies.

Fill in this information to identify your case:

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filling spouse unless you are separated.

348 35th Street Rockford, IL 61109

Center

**Quality Auto, Inc. Collision** 

2/2007 -

**Northleaf Winery** 

Milton, WI 53563

2011 -

232 S. Janesville Street

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 2 or For Debtor 1 non-filing spouse List monthly gross wages, salary, and commissions (before all payroll 1,985.00 2. 2. 2,166.00 deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 0.00 +\$ 0.00 3. Calculate gross Income. Add line 2 + line 3. 2.166.00 1.985.00

Official Form B 6I Schedule I: Your Income page 1

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**Luke Dewey** Debtor 1 Debtor 2 Jaimie L Dewey Case number (if known) For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here 2.166.00 1.985.00 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 504.00 462.00 Mandatory contributions for retirement plans 5b. 5b. \$ 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. 0.00 0.00 Required repayments of retirement fund loans 5d. 5d. 0.00 0.00 5e. Insurance 5e. 0.00 0.00 5f. Domestic support obligations 5f. 0.00 0.00 5g. **Union dues** 5g. 0.00 0.00 5h. Other deductions. Specify: 5h.+ 0.00 0.00 Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 504.00 462.00 Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 7. \$ 1,662.00 1,523.00 8. List all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 monthly net income. 8a. \$ 0.00 8h Interest and dividends 8h \$ \$ 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 8d. **Unemployment compensation** 8d. \$ 0.00 0.00 **Social Security** 8e. 8e. 0.00 0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. 0.00 0.00 Specify: 8g. 8g. Pension or retirement income \$ 0.00 \$ 0.00 Other monthly income. Specify: Distributions from S Corporation 8h.+ \$ 1,570.00 \$ 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. 1,570.00 0.00 Calculate monthly income. Add line 7 + line 9. 10. \$ 3,232.00 \$ 1,523.00 \$ 4,755.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 4,755.00 12. applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain: Debtor income is estimated. Does not always draw bi-weekly salary.

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Debtor 2  Luke Dewey  Debtor 2  Jaimie L Dewey	Che	ck if this is: An amended filing	
<u> Luke Bewey</u>			
Debtor 2 Jaimie I Dewey		An amended filing	
Deptor 2 Jaimie I Dewey	Ш	0	
(Spouse, if filing)		A supplement show 13 expenses as of	wing post-petition chapter the following date:
(Opouse, ii minig)		TO expenses de en	and removing date.
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS		MM / DD / YYYY	
Case number (If known)		A separate filing for 2 maintains a sepa	r Debtor 2 because Debto rate household
Official Form B 6J			
Schedule J: Your Expenses			12/1:
Be as complete and accurate as possible. If two married people are filing together, bot information. If more space is needed, attach another sheet to this form. On the top of a number (if known). Answer every question.			or supplying correct
Part 1: Describe Your Household			
1. Is this a joint case?			
□ No. Go to line 2.			
■ Yes. Does Debtor 2 live in a separate household?			
<ul><li>■ No</li><li>□ Yes. Debtor 2 must file a separate Schedule J.</li></ul>			
2. Do you have dependents? □ No			
Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
Do not state the			□ No
dependents' names.		6	■ Yes
			□ No
Son		8	Yes
			□ No
Daughter		11	Yes
Son		13	□ No ■ Yes
2. De vieur evenence include			■ Yes
expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this for expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule capplicable date.			
Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 6I.)		Your expe	enses
<ol> <li>The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.</li> </ol>	4.	5	925.30
If not included in line 4:			
n not moluueu in iiile 7.			
4a. Real estate taxes	4a.		526.37
4b. Property, homeowner's, or renter's insurance	4b.	·	0.00
4c. Home maintenance, repair, and upkeep expenses  4d. Homeowner's association or condominium dues	4c. 3 4d. 3	·	100.00 0.00
5. Additional mortgage payments for your residence, such as home equity loans	5.	·	225.00

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	Dewey ie L Dewey	Case num	ber (if known)	
6. Utilities:				
6a. Electr	city, heat, natural gas	6a.	\$	245.00
6b. Water	, sewer, garbage collection	6b.	\$	90.00
6c. Telep	none, cell phone, Internet, satellite, and cable services	6c.	\$	170.00
6d. Other	Specify:	6d.	\$	0.00
. Food and h	ousekeeping supplies	<del></del> 7.	\$	200.00
. Childcare a	nd children's education costs	8.	\$	50.00
. Clothing, la	undry, and dry cleaning	9.	\$	100.00
_	re products and services	10.	\$	0.00
. Medical and	I dental expenses	11.	\$	800.00
	ion. Include gas, maintenance, bus or train fare.		· ——	
	de car payments.	12.	\$	0.00
	ent, clubs, recreation, newspapers, magazines, and books	13.	\$	200.00
	contributions and religious donations	14.		0.00
. Insurance.	•			
	de insurance deducted from your pay or included in lines 4 or 20.			
15a. Life in	surance	15a.	\$	87.51
15b. Health	insurance	15b.	\$	331.37
15c. Vehic	e insurance	15c.	\$	193.29
15d. Other	insurance. Specify:	15d.	\$	0.00
	ot include taxes deducted from your pay or included in lines 4 or 20.		·	
Specify:	• • •	16.	\$	0.00
	or lease payments: ayments for Vehicle 1	17a.	\$	0.00
•	ayments for Vehicle 2	17b.	·	0.00
17c. Other	Specific	17b.		0.00
17d. Other		17d.	· .	0.00
	ents of alimony, maintenance, and support that you did not report as	17u.	Ψ	0.00
	om your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$	0.00
	ents you make to support others who do not live with you.		\$	0.00
Specify:	one you make to capport office the action for the form	19.		0.00
	roperty expenses not included in lines 4 or 5 of this form or on Sche		our Income	
	ages on other property	20a.		0.00
20b. Real		20b.	· -	0.00
	rty, homeowner's, or renter's insurance	20c.		0.00
•	enance, repair, and upkeep expenses	20d.		0.00
	owner's association or condominium dues	20e.		0.00
. Other: Spec			+\$	0.00
	ly expenses. Add lines 4 through 21.	<del></del> 22.	\$	4,243.84
	your monthly expenses.		*	7,270.07
	our monthly net income.			
-	line 12 (your combined monthly income) from Schedule I.	23a.	\$	4,755.00
	your monthly expenses from line 22 above.		-\$	4,243.84
200. Copy	your monuny expenses from the 22 above.	200.	Ψ	4,243.04
	act your monthly expenses from your monthly income.	006	¢	511.16
The re	sult is your monthly net income.	23c.	φ	311.10
For example,	ect an increase or decrease in your expenses within the year after you to you expect to finish paying for your car loan within the year or do you expect your method the terms of your mortgage?			se or decrease because of a

Explain: expenses.

Debtors' business, Quality Auto, makes auto and truck payments and pays for transportation costs and

☐ Yes.

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B6 Declaration (Official Form 6 - Declaration). (12/07)

## United States Bankruptcy Court Northern District of Illinois

In re	Luke Dewey Jaimie L Dewey		Case No.	
		Debtor(s)	Chapter	11

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

		perjury that I have read the foregoing summary and schedules, consisting of
Date .	7-1-15	Signature Luke Dewey Debtor
Date .	7-1-15	Signature Jaimie L Dewey  Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

### United States Bankruptcy Court Northern District of Illinois

In re	Luke Dewey Jaimie L Dewey		Case No.	15-81747	
		Debtor(s)	Chapter	11	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT <b>\$25,452.00</b>	SOURCE 2013 Gross Wages (from joint tax return)
\$-7,195.00	2013 Debtor K-1 (Quality Auto, Inc.)
\$-7,195.00	2013 Co-Debtor K-1 (Quality Auto, Inc.)
\$31,946.00	2014 Gross Wages (from joint tax return)
\$941.00	2014 Debtor K-1 (Quality Auto, Inc.)
\$941.00	2014 Co-Debtor K-1 (Quality Auto, Inc.)
\$12,500.00	2015 YTD Gross Income (estimated) (Jaimie)
\$8,000.00	2015 YTD Gross Wages (Luke)

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#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

> DATES OF PAYMENTS/ **TRANSFERS**

**AMOUNT** PAID OR VALUE OF **TRANSFERS** 

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT Monthly

AMOUNT PAID

AMOUNT STILL **OWING** 

John Dewey **Shore Drive** Machesney Park, IL 61115 **Father** 

\$250.00

\$5,000.00

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

None 

> a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF **PROCEEDING**  COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B7 (Official Form 7) (04/13)

3

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

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B7 (Official Form 7) (04/13)

NAME AND ADDRESS OF PAYEE

Bernard J. Natale, Ltd 6833 Stalter Dr., Suite 201 Rockford, IL 61108 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR **04/2015**  AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$7,500 non-refundable
retainer, less costs of \$1,717

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION
5th 3rd Bank
PO Box 630900
Cincinnati, OH 45263-0900

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking account (Joint account with Jaimie & Lisa Boelkes in Memory of Kim Dewey Foss for the benefit of XXXXXXXXXX, minors)

AMOUNT AND DATE OF SALE OR CLOSING

\$2.000

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

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#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF

SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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#### 18 . Nature, location and name of business

None П

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

**ADDRESS** 

3458 35th Street

NATURE OF BUSINESS

**Collision Repair** 

**BEGINNING AND ENDING DATES** 

2/2007 -

Quality Auto Inc. **Collision Center** 

Rockford, IL 61109

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS NAME

208471221

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None 

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Diann R. Griffis & Co. P.C. 129 S. Phelps Avenue Suite 1003B Rockford, IL 61108

**Brice Evans Tax Service, LLC** 8106 Forest Hills Road Loves Park, IL 61111

DATES SERVICES RENDERED

2007-2013

2014 -

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

DATES SERVICES RENDERED NAME **ADDRESS** 

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records

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NAME

None

**ADDRESS** 

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS **Byron Bank** 200 North Walnut Byron, IL 61010

**Upon Demand** 

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NAME AND ADDRESS

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

TITLE

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

DATE OF TERMINATION

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

#### NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

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### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	under penalty of perjury that I have read the they are true and correct.	e answers contained	in the foregoing statement of financial affairs and any attachments thereto
Date _	7-1-15	Signature	Luke Dewey Debtor
Date _	7-1-15	Signature	Jaimie L Dewey Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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## **United States Bankruptcy Court** Northern District of Illinois

In re	Luke Dewey  But Dewey		Case No.			
		Debtor(s)	Chapter	11		
	DISCLOSURE OF	COMPENSATION OF ATT	ORNEY FOR D	EBTOR(S)		
	Pursuant to 11 U.S.C. § 329(a) and Bankr compensation paid to me within one year be rendered on behalf of the debtor(s) in of	efore the filing of the petition in bankrup	otcy, or agreed to be paid	I to me, for services rende	ered or to	
	For legal services, I have agreed to accept		\$	0.00		
		ive received		0.00		
	Balance Due		\$	0.00		
2.	\$	oaid.				
3.	The source of the compensation paid to me was:					
	☐ Debtor ☐ Other (specify	Debtor paid \$7,500 non-refun paid.	dable retainer, from	which the filing fee w	ill be	
4. 7	The source of compensation to be paid to	The source of compensation to be paid to me is:				
	☐ Debtor ☐ Other (specify	See answer #9 in SOFA. Attor Court.	rney fees subject to	application and order	of the	
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
		ed compensation with a person or persons who are not members or associates of my law firm. A st of the names of the people sharing in the compensation is attached.				
6.	n return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
		editors to reduce to market value; d applications as needed; preparations on household goods.				
7.	By agreement with the debtor(s), the above Representation of the debtor any other adversary proceed	s in any dischargeability actions, j	wing service: judicial lien avoidand	ces, relief from stay ac	ctions or	
		CERTIFICATION				
	I certify that the foregoing is a complete s bankruptcy proceeding.	tement of any agreement or arrangement	for payment to me for r	epresentation of the debto	or(s) in	
Date	ed: _ <b>July 1, 2015</b>	/s/ Bernard J.	Natale			
		Bernard J. Na				
		Bernard J. Na 6833 Stalter D				
		Rockford, IL 6	51108	•		
			0 Fax: (815) 316-464 natalelaw.com	Ф		

## Chapter 11 Bankruptcy Retainer Agreement

Federal law requires the execution of a written contract between attorney and client(s) for Bankruptcy representation. Signing this contract shall engage the services of *Bernard J Natale*, *Ltd*, hereinafter "Attorney" for Bankruptcy representation pursuant to Title 11, United States Code.

Whereas LUKE and JAIMIE DEWEY desire(s) to engage the services of Attorney to represent client's(s') interest in connection with Bankruptcy Proceedings, Attorney and client(s) do hereby agree:

- 1. Client(s) shall pay to Attorney a pre-petition non-refundable retainer in the sum of \$5,783, and the Chapter 11 Court filing fees in the sum of \$1,717. Services provided prior to filing a bankruptcy petition shall be credited against the retainer.
- 2. All services rendered by Attorney, both *pre-petition* and *post-petition* shall be billed at Attorney's hourly rate of \$325 per hour for Attorney Bernard J. Natale and \$200 per hour for Attorney Meghan Bolte.
- 3. All costs associated with services rendered for the duration of client's(s') representation shall be billed at Attorney's standard rates at time of service.
- 4. Client shall receive informational monthly statements. Upon entry of a Court order approving payment of a post-petition retainer, client shall pay monthly the sum of <u>S</u>, or such amount as approved by the Court, which shall be held in Attorney's trust account until such time as fee requests shall be filed and approved by the Bankruptcy Court, if such case is pending. Once an Order has been entered by the Court, approving fee requests, the post-petiton retainer payments as have been received shall be credited to said fee awards, and any balance due shall be paid by client(s) within thirty (30) days. Upon an award of final fees, any balance shall be paid within thirty (30) days and prior to a final decree. If Attorney's fees are less than the trust account balance, any excess shall be refunded to client.
- 5. If client's(s') Chapter 11 case shall be dismissed for any reason, Attorney shall bill client(s) for services rendered to date of dismissal. Once billed, such fees shall be paid from any balance remaining in Attorney's trust account, and any excess shall be refunded to client. Upon application of funds held in Attorney's trust account, any fees outstanding shall be paid by client(s) within thirty (30) days of billing.
- 6. The failure of client(s) to pay for services when the same become due and payable, as set forth above, shall constitute cause for Attorney to withdraw as attorney of record and cease all further services to client(s). Any withdrawal as attorney for client(s) shall not be deemed a waiver of fees due and payable. Client(s) agree(s) to pay all reasonable costs of collection of any unpaid fees and costs, including reasonable attorney fees incurred in collection.
- 7. By executing this agreement, client(s) agree(s) that they have had an opportunity to discuss the agreement with Attorney, have asked any questions that have arisen, and received understandable explanations for the questions, and are fully aware of the information contained herein.
- 8. If the Debtor is any entity other than individuals, those individuals signing this contract on behalf of Debtor as client(s), do hereby personally guarantee payment of fees.

Shirt Dery

12-93-14

BERNARD J. NATALE, LTD.

By: Fel & Note

CLIENT

Date:

01/2015

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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B 201B (Form 201B) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Luke Dewey Jaimie L Dewey		Case No.			
•		Debtor(s)	Chapter	11		
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE						
Certification of Debtor  I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy						
Code.		$\mathcal{O}I$	1Mal	,		
Luke D Jaimie	ewey L Dewey	$_{x}\mathcal{I}\mathcal{N}$			7-1-15	
Printed	Name(s) of Debtor(s)	Signature of Debto	or //	Date		
Case N	o. (if known)	X Signature of Joint	Debtor (if any	Date	7-1-15	

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

## United States Bankruptcy Court Northern District of Illinois

In re	Luke Dewey Jaimie L Dewey		Case No.	
		Debtor(s)	Chapter 11	
	V	ERIFICATION OF CREDITOR M	ATRIX	
		Number of Creditors:		16
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.			
Date:	7-1-15	Luke Dewey Signature of Debtor		
Date:	7-1-15	Jaimie L Dewey Signature of Debtor	Devey	

200 North Walnut Byron, IL 61010

Byron Barse 15-81747 Doc 1-1 Filed 27/04/45Bustrates ed 27/01/15 16:30:55 Desc Redacted PO BBD +904 Rage 45 of 45 Saint Louis, MO 63179

Chase PO Box 9001020

Louisville, KY 40290-1020

Quality Auto Inc, Collision Center 3458 35th Street Rockford, IL 61109

Citi Advantage Plantinum Select PO Box 6500 Sioux Falls, SD 57117

Quality Auto, Inc. Collision Center 3458 35th Street Rockford, IL 61109

Citimortgage P.O. Box 813040 Columbus, OH 43218 Transworld Systems, Inc. PO Box 17221 Wilmington, DE 19850

Diann R. Griffis & Co. P.C. 129 S. Phelps Avenue Suite 1003B Rockford, IL 61108

United Recovery Systems, LP 5800 North Course Drive Houston, TX 77072-1613

ExxonMobil Business Card Credit Card Center PO Box 6404 Sioux Falls, SD 57117-6404

GM Business Card Cardmember Services PO Box 15298 Wilmington, DE 19850-5298

Infinity Financial Services PO Box 660360 Dallas, TX 75266-0360

John Dewey Shore Drive Machesney Park, IL 61115

Nissan Motor Acceptance Corp PO Box 9001133 Louisville, KY 40290-1133